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ABSTRACT

This document contains the two modules (called respectively Working Citizen and Personal Resource Management) of the Introduction to Occupations course required of all occupational education sequences in New York State. The Working Citizen module begins with an overview describing goal; overall nature of the module and of the four major topics within the module; skills, knowledge, and behaviors to be developed; provision for special populations; youth leadership skills to be fostered; and equity and excellence requirements. This is followed by a content outline and a set of instructional guidelines for the four major topics (business in today's society; employment: a personal perspective; on the job; and the job-selection process). The Personal Resource Management module also consists of an overview, a content outline, and the following topics: your resources and your life, management of human resources, and management of economic resources. Each topic includes performance objectives/supporting competencies and suggested instructional strategies, such as case problems, worksheets, and learning activities. (KC)

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INTRODUCTION TO OCCUPATIONS

Working Citizen
Personal Resource Management

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The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Division of Occupational Education Programs

A/B

CE 054 360

THE STATE EDUCATION DEPARTMENT / THE UNIVERSITY OF THE STATE OF NEW YORK / ALBANY, N.Y. 12234

TO: District Superintendents of Schools
Superintendents of Public and Nonpublic High Schools
Principals of Public and Nonpublic High Schools
New York City Board of Education
Directors of Occupational Education

FROM: James A. Kadamus, Assistant Commissioner

SUBJECT: Introduction to Occupations Syllabus

Enclosed is the draft syllabus for the two required modules of Introduction to Occupations -- Working Citizen and Personal Resource Management. The syllabus was developed to assist local agencies in offering occupational education instruction consistent with the Regents Action Plan and Part 100 of the Commissioner's Regulations and was first distributed in 1985. The enclosed version has been revised to reflect the advice of teachers who used and reviewed the initial document during the 1985-86 school year.

According to the Action Plan and Regulations, any student taking a sequence in occupational education to meet the diploma requirements must obtain one unit of credit in Introduction to Occupations. This course, which is composed of four quarter unit modules, allows exploration of different occupational education subject areas and provides certain basic occupational skills. The two modules enclosed, Working Citizen and Personal Resource Management, are required for all students. Draft curriculum for the optional modules which may be used to meet the remainder of the Introduction to Occupations requirement is also available. Copies of the draft curriculum for the optional modules may be requested from the Bureau of Occupational Education Program Development.

If you have any questions on the enclosed syllabus, or on the Introduction to Occupations course, please contact:

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OCCUPATIONAL EDUCATION

INTRODUCTION TO OCCUPATIONS REQUIRED MODULES

WORKING CITIZEN
PERSONAL RESOURCE MANAGEMENT

The University of the State of New York
THE STATE EDUCATION DEPARTMENT

Division of Occupational Education Programs
Albany, NY 12234

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INTRODUCTION TO OCCUPATIONS

FOREWORD

All occupational education sequences must include one unit of Introduction to Occupations. The purpose of this course is to provide students the opportunity to explore different occupational subject areas and acquire some basic transferable skills. Several of these transferable skills relate to managing in today's society as a worker handling personal resources. These skills are covered by the following curricula:

Working Citizen
Personal Resource Management

This document contains these two modules and the Division of Occupational Programs in the Office of Occupational and Continuing Education gratefully acknowledges the work of all those occupational educators who supplied input for the writing and revision of this material. Included in the writing teams were members of the curricular teams for the Core, Career Development, and Personal Development.

WORKING CITIZEN
PERSONAL RESOURCE MANAGEMENT

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MODULE: **WORKING CITIZEN** NUMBER: IO1001

TOPICS: Business in Today's Society
Employment: A Personal Perspective
On the Job
The Job Selection Process

TOTAL TEACHING TIME: 27 hours DATE: July 1986

MODULE: WORKING CITIZEN

OVERVIEW OF MODULE

Goal

The Working Citizen module is designed to introduce students to the realities of the working world. Working Citizen seeks to develop a series of progressive skills and behaviors that help the individual integrate his/her role within the workplace and the home. Every working citizen should have a clear perception of how different environments influence life systems. Each working citizen should be able to manage information and utilize resources efficiently, while realistically assessing his/her own personal skills and limitations. This knowledge should be applied appropriately in career and occupation selection, acquisition, and maintenance.

Description

The Working Citizen module is a required nine-week (27-hour) course for occupational education students. It is divided into four major topics. These topics vary in length and instructional time and deal with a spectrum of considerations to evaluate when choosing personal employment. Each topic focuses on a specific area of information and personal development as it applies to the world of work. One's career or occupation plays an intimate role in the lifestyle of any individual. This module is designed to provide students with information and experience which will help them make future choices concerning work.

Several of the skills and concepts in this module build upon fundamental skills in the 7th-and 8th-grade Home and Career Skills curriculum. Home and Career Skills introduces basic concepts related to careers and career planning. Working Citizen builds on these concepts.

The following is a description of each of the topics:

Business in Today's Society

This topic emphasizes the business system including its characteristics, operations, structure, and role within society. Students should realize the significance of their part in the business system and the business system's part in society. Important economic concepts are defined in relation to business transactions and the individual as an employee and customer. Estimated Teaching Time - 9 hours

Employment: A Personal Perspective

This topic includes a variety of strategies that address two major learning objectives: (1) the ability to recognize skills needed for success in a chosen career, and (2) the ability to assess one's own personal abilities and work performance so as to achieve individual success in the workplace. Estimated Teaching Time - 3 hours

OVERVIEW OF MODULE, continued

On the Job

Some people look at employment as the source of a paycheck and little else. This topic is designed to increase student awareness of working conditions and important factors in employment benefits packages that can make substantial differences to employees and directly influence the quality of their work and personal lives. Estimated Teaching Time - 7 hours

The Job Selection Process

This topic seeks to provide an environment for the application of the information and skills that the student has acquired through the previous topics of this module. The teacher's role should be to help each student recognize interrelationships among the different areas discussed and identify realistic occupational choices. Estimated Teaching Time -8 hours

Skills, Knowledge, and Behaviors To Be Developed

The ability to:

1. Demonstrate an understanding of the business system and its transactions
2. Demonstrate an understanding of the relationship between an individual as a customer and business as a service provider
3. Demonstrate an understanding of the relationship between business as a good service provider and the individual as a customer
4. Describe the influence of various economic factors on the job market and individual standards of living
5. Relate tentative career plans to education, training, and future employment
6. List and explain personal characteristics and qualities desirable for successful employment
7. Outline major laws and regulations as they relate to the average employee
8. Outline how one's personal attitudes and interpersonal relationships affect's one's job satisfaction
9. Explain the role of labor unions and/or professional organizations in the employer/employee relationship
10. Describe and use sources of employment information
11. Describe the skills and training necessary for successful employment within a specific job cluster
12. Match personal job competencies with specific employment opportunities
13. Analyze the factors that influence individual job selection
14. Complete a simulation of employment acquisitions

OVERVIEW OF MODULE, continued

Special Populations Provision

Students with educational handicaps have traditionally participated in occupational education classes. In many cases, however, teachers working with mainstreamed handicapped students have had to rework parts of the curriculum and modify materials in order to appropriately address the needs of these students.

These new Introduction to Occupations curriculum modules have been designed with the needs of all students in mind, including those identified as handicapped. Special educators were involved as members on the numerous teams charged with the responsibility of curriculum writing. As a result, suggestions for students with special needs are incorporated within each module to provide direction to teachers as they implement the revised curriculum in classes with students of varying abilities. The modules are intended to be useful for diverse student populations and considerate of individual needs.

Students who are educationally handicapped have been classified by the local school district Committee on the Handicapped (COH) and receive special education to the extent needed for progress in school. These students have learning styles which reflect their individual needs, not necessarily their "labels." Using various and creative instructional strategies will help all students and especially assist students with learning problems.

Most students who require special education attend regular classes in conjunction with specialized instruction and/or related services. Each student is provided an educational program that is appropriate and that considers proximity to nonhandicapped peers and family. This concept is referred to as education in the least restrictive environment. Students with educational handicaps have Individualized Education Programs (IEPs) developed by the Committee on the Handicapped, parents, and school professionals working together.

Teachers providing instruction through this syllabus should become aware of the needs of students with handicapping conditions within their classes. This can be accomplished by requesting information from key special education personnel, including the handicapped student's special education teacher. In this way, use of the various alternative instructional strategies can be maximized for the benefit of the student.

Youth Leadership Skills

Development of leadership skills is an integral part of Occupational Education in New York State. The New York State Education Department policy is that: "Each education agency should provide to every student the opportunity to participate in student leadership development activities. All occupational education students should be provided the opportunity to participate in the education activities of the student organization(s) which most directly relate(s) to their chosen instructional program."

Leadership skills have been incorporated into the New York State occupational education curricula to assist students to become better citizens with positive qualities and attitudes. Every individual should develop skills in communication, decision making/problem solving, human relations, management and motivational techniques.

OVERVIEW OF MODULE, continued

Leadership skills may be incorporated into the curricula as competencies (performance objectives) to be developed by every student or included within the suggested activities/instructional strategies. Teachers providing instruction through occupational education curricula should familiarize themselves with the competencies. Assistance may be requested from the state advisor of the occupational student organization related to the program area.

Students who elect to become active members of one of the student leadership organizations chartered by the New York State Education Department have the advantage of a practical forum to demonstrate leadership skills in an action oriented format and have the potential for recognition of their achievement at the local, state and national levels.

Equity and Excellence

The New York State Board of Regents takes the position that all students in the State should receive a quality education. This is reflected in the following statement from the "Regents Goals for Elementary and Secondary School Students - 1984:"

> Our Action Plan is directed toward what children in New York should be, should know and should be able to do. Our expectations and standards set for them reflect an anticipation of the knowledge, skill and capacity they must have to meet ever more rigorous challenges for employment and economic competition; for carrying their obligations in the governance of our democratic republic; for meeting their responsibilities to family, self and community; and for the perpetuation of culture and civilization in New York.
>
> The goals, expectations and aspirations to be realized through the schools are the same for all. However, all children are not the same. They have different talents and abilities, interests and emotions, strengths and weaknesses. For each individual we desire an educational system that will both stimulate and urge the full development of potential. We must, therefore, provide considerable choice and flexibility for each student together with basic requirements. We want each child to develop self-confidence and a belief in the success in learning. We want each to develop a capacity for continued self-learning. We want each to develop self-discipline and a sense of decency and responsibility.

All educators responsible for delivery of Introduction to Occupations are urged to consider the above statement when designing and teaching this course. Introduction to Occupations provides an ideal opportunity to assist all students to develop their potential. Through this course, students may observe the potential of nontraditional career paths; disadvantaged students may be exposed to new possibilities; and students of Limited English Proficiency may prepare for work as well as learn a new language.

MODULE: WORKING CITIZEN

CONTENT OUTLINE

I. Business in Today's Society

- A. Business System
  - 1. Needs/wants
  - 2. Supply/demand
- B. Business Transactions
  - 1. Exchange
  - 2. Circular flow
    - a. Goods
    - b. Services
    - c. Income
- C. You and Business
  - 1. Role as a customer
    - a. Provide financial resources
    - b. Satisfy personal needs and wants
    - c. Create demand
  - 2. Role as an employee
    - a. Provide human resources
    - b. Satisfy needs of business
    - c. Create supply
- D. Business and You
  - 1. Role as a seller
    - a. Provide goods and services
    - b. Circulate money
  - 2. Role as an employer
    - a. Provide income and wealth
    - b. Create opportunities for personal and career growth

II. Employment: A Personal Perspective

- A. Personnel Skills, Attitudes, Talents, and Employment Goals
  - 1. Personal skills and attitudes
  - 2. Developing competence in selected areas
  - 3. Identification of personal limitations and attitudes
- B. Desirable Personal Characteristics for Employment
  - 1. Definition of personal characteristic
  - 2. Impact of personal characteristics on individual success
  - 3. Relationship of personal characteristics to employment success

CONTENT OUTLINE, continued

III. On the Job

- A. Major Laws and Regulations
  - 1. Standard labor and safety laws
  - 2. Unemployment insurance and workers' compensation
  - 3. Social Security Laws
  - 4. Hiring and firing practices
  - 5. Employee benefit packages
- B. Conditions Affecting Job Productivity and Satisfaction
  - 1. Health
  - 2. Attitude
  - 3. Interdependent relationships of employer/employee
  - 4. Employer practices
    - a. Leadership style
    - b. Management style
- C. Role of Organized Labor
  - 1. Importance and need for organized labor
  - 2. Role of organized labor in representing the employee

IV. The Job Selection Process

- A. Sources of Employment Information
  - 1. Local employment resources
  - 2. Printed job advertisements
  - 3. The job-finding process
- B. Education and Training for Finding and Keeping a Job
  - 1. Skill acquisition
  - 2. Continuing education
  - 3. Training requirements for advancement
  - 4. Occupation and career growth
- C. Matching Personal Competencies and Specific Jobs
  - 1. Basic skills needed for the workplace
  - 2. Basic educational requirements for the workplace
  - 3. General physical requirements for the workplace
- D. Factors Influencing Individual Job Selection
  - 1. Assessment of individual ability and job preference
  - 2. Relate work location to personal/family needs
  - 3. Individual/family life cycles and employment
- E. Job Acquisition
  - 1. Social Security number
  - 2. Working papers
  - 3. Personal and professional references
  - 4. Resume preparation
  - 5. Application forms
  - 6. Job interview
  - 7. Social skills and job acquisition

MODULE: WORKING CITIZEN
TOPIC: Business in Today's Society

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES

1. Following instruction, the student will demonstrate an understanding of the business system and its transactions, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Recognize needs and wants
   b. Understand how business resources are used to satisfy needs and wants
   c. Explain the principle of supply/demand
   d. Understand the concept of exchange in business transactions
   e. Explain the operations of business as transactions

2. Following instruction, the student will demonstrate an understanding of the relationship between the individual and business, to a degree satisfactory to the instructor.

   In order to do this, the student must be able to:

   a. Explain how the individual as a customer creates the demand for what business produces
   b. Recognize the satisfaction of personal needs and wants through business transactions
   c. Understand the individual as a consumer and a business financial resource
   d. Describe the individual's contribution to business as an employee
   e. Recognize the effect the individual has on the business system

3. Following instruction, the student will demonstrate an understanding of the relationship between business and the individual, to a degree acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Understand how business supplies goods and services
   b. Explain how business transactions provide for the circulation of money within society
   c. Describe the role of business as an employer
   d. Recognize how business affects an individual's way of life

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES, continued

4. Utilizing previously acquired information and current examples within our society, the student will describe the influence of various economic factors on the job market and on individual standards of living, to a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Describe our state and national economic system
   b. Identify the ways in which an agricultural, industrial, resort, or residential area may differ
   c. Describe how social customs and traditions affect a community
   d. Explain how the economy influences lifestyles of individuals and families
   e. Explain how producers, consumers, supply and demand, the profit motive, competition, and government regulations and policies affect our economic system and employment
   f. Define basic economic terms and identify economic circumstances pertinent to the state of employment within the United States
   g. Explain how and why economic characteristics of communities may vary

MODULE: WORKING CITIZEN
TOPIC: Business in Today's Society

SUGGESTED INSTRUCTIONAL STRATEGIES

1. Instruct students to imagine that they are able to afford anything they desire, and allow them five minutes to list all that they would purchase. After lists are completed, have each student select only one item from his/her list and explain the capital, natural, and human resources used in the production of the item chosen; the steps taken to market the item; and the effect of production and marketing on the cost of the item.

2. Provide students with the following worksheet on supply and demand. Have students indicate for each product or service listed the availability of, desire for, and price of each item. After worksheets have been completed, discuss the effect of supply and demand on our economic system.

SUPPLY AND DEMAND WORKSHEET

Instructions: For each of the products or services listed below, indicate with a plus sign (+) or a minus sign (-) whether the supply, demand, and price would be up or down.

Product/Service	Supply	Demand	Price
Example:			
a bathing suit in November			
a hula hoop			
a pair of designer jeans			
a Rolls Royce			
a swimming pool in July			
a miniskirt			
gold jewelry			
lunch boxes in late August			
a Florida vacation in July			
a pair of skis in December			
health care at a clinic			
a hair cut and styling			
a leather pocketbook			
summer clothes in August			
a raincoat in April			
an air conditioner in September			
a lawn mower in June			
a snowmobile in December			
an apartment in New York City			
a ticket for the first passenger spacecraft to the moon			

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

3. Have a "Barter Day." Each student should bring in something to trade. Devote half of the class period to having the students trade, or attempt to trade, what they have brought in. At the end of the bartering time, even though some students may not have made a trade, devote the rest of the class period relating the barter to business transactions, emphasizing the exchange of something of value as the core of the business system.

4. Instruct students to analyze each of the following employment situations and explain the possible effect of each situation on productivity, the individual, the firm, and/or the economy.

   a. Tony works in a very unchallenging job. He is extremely bright and has the ability to be an architect; however, he has accepted a clerical position because he needs the money.
   b. Marykay is very outgoing. She enjoys meeting people and is more people-oriented than things-oriented. She is employed as an inventory clerk.
   c. Suzie puts in more hours than expected in her position as a commercial artist. She enjoys the challenge and creativity which her job allows. Often, Suzie works at home in the evenings and on weekends.
   d. Paul's firm has become very profitable in the last year. Sales have increased significantly, and Paul's boss has indicated that the company will be expanding.
   e. Due to inflation, new car sales have dropped substantially. Jim works in an automobile production plant, and it has been rumored that more "slow downs" and "shut downs" are possible.

MODULE: WORKING CITIZEN
TOPIC: Employment: A Personal Perspective

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES

1. Through introspection, classroom information, and self-discovery exercises, the student will relate tentative career plans to education, training, and future employment, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Explain terms relating to personal attitudes and values
   b. Explain ways to develop competence in a selected area
   c. Identify personal talents and skills
   d. Identify personal limitations and attitudes toward employment

2. Using personal observation, class discussion, and viewpoints expressed by employees, the student will list and explain personal characteristics and qualities that are desirable for successful employment, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Explain the meaning of a personal characteristic
   b. Identify personal characteristics and their impact on individual success
   c. Relate personal characteristics to employment success

SUGGESTED INSTRUCTIONAL STRATEGIES

1. Present students with a group of work-related questions that will help them examine their own behavior patterns in work situations. Ask each student to indicate personally the least acceptable and most acceptable answer to each of the following situations:

   a. When a teacher assigns a new project, do you prefer that it be:
      (1) Closely structured with rigid requirements?
      (2) Entirely open for all kinds of ideas and possibilities?
      (3) Loosely structured, with certain requirements, but with room for your own ideas?
      (4) Other format (the student's own idea).

   b. A project is due to be completed by a certain date. Do you:
      (1) Immediately begin work on it?
      (2) Postpone work until the last minute?
      (3) Work on it only when you feel like it?
      (4) Stop and start work on it for consistent periods?
      (5) Get someone else to do it for you?
      (6) Rationalize why the deadline "cannot" be met or is unreasonable?
      (7) Resort to another tactic?

   c. You work most effectively when you are:
      (1) In a group, working under a leader.
      (2) Leading a group, with people working under you.
      (3) Working alone.
      (4) Working alone sometimes, but occasionally working with a more qualified person.
      (5) Working in a group of persons equally qualified.
      (6) Following some other procedure.

   d. A minor crisis occurs on the job. You would prefer to:
      (1) Have been thoroughly informed about how to deal with it in advance.
      (2) Develop your own solution.
      (3) Ignore it.
      (4) Get another person's opinion.
      (5) Resort to another tactic.

   e. Which is the best way to advance in an occupation?
      (1) Doing an average job and carefully understanding and operating by all the rules.
      (2) Producing more than anyone else, in spite of its quality.
      (3) Producing quality work even at the expense of quantity.
      (4) Doing a fairly good job and playing politics.
      (5) Doing precisely what is expected, no more, no less.
      (6) Putting in overtime and making sure your bosses know how hard you work.
      (7) Doing your job as best you can.
      (8) Resorting to another working principle.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

2. Ask students to express their agreement/disagreement and reactions to the following value statements. Use them as a discussion tool or introduction to a lesson on personal attitudes and employment.

   - o Work is good for me.
   - o If I must choose, I would sacrifice my own wants for the benefit of my family.
   - o Obeying rules is important.
   - o Hard work always pays off.
   - o Working should be a reward in itself.
   - o Not having a job implies not being a good person.
   - o Not having a job means I'll have to do without some things that are important to me.
   - o If I am a good worker, I will be dedicated and loyal to my organization.

3. Discuss problems that may have occurred where students were employed. (These situations may be applied to a variety of employment situations relative to the student: lawn care, babysitting, fast-food positions, etc.) What caused the problem? Lack of skill? Poor attitude? Broken rules/regulations? Poor management? Lack of staff? Lack of necessary supplies? Lack of or unclear communication?

   Discuss ways each problem was handled. Was it satisfactory? Examine alternatives to each situation and develop a solution as a class.

4. Have paired students list in rank order (best to least) 10 things they do well. Exchange lists and see if partner agrees. Exchange lists again and discuss according to class needs.

   Have each student choose an item on the list in which he/she wants to increase competence. Why? Do others agree? Is this a realistic assessment? Help student to prepare a plan to increase competence in that area.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

5. Ask students to list 10 short- and/or long-term goals that each may wish to accomplish. Then have students:

   a. Group these goals according to personal, financial, career, or educational focuses.
   b. Rank goals in order of priority within each group.
   c. Put a time limit on each goal.
   d. Choose the three top goals from all areas.

   Are these goals short- or long-term? How will you achieve them?

   Discuss how people fall into failure and success cycles or patterns. Use school assignments as examples.

   Discuss the importance of realistic, established goals for an individual in the employment field.

6. Cut out a variety of pictures that portray appropriate attire for occupations of students' choice and for an employment interview. Use the pictures to create a poster, display, or bulletin board.

7. Invite a guest speaker from a local business school to address the topic: Making an Impression on Others and Creating an Image Through Clothing Choices.

   Explain how clothing choices affect others and influence one's employment and reaction from co-workers.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

8. Have students identify careers in which they are interested. Then instruct students to complete the Matching Yourself With Your Career worksheet below. Follow with a class discussion on the importance of choosing a career that is right for an individual.

MATCHING YOURSELF WITH YOUR CAREER

a. My career choice is _____

b. I have the following aptitudes and abilities for this career: _____

_____

_____

c. In this career, will I work mainly with people? information? or things? (Circle one.) I think I will like this because _____

_____

d. Aspects of personality or my personal qualities which this career requires are:

_____

_____

e. I have chosen this career because

_____

9. Divide class into small groups and distribute the following case problem. Allow students to read and discuss the situation and respond to the questions. Follow with a class discussion on the importance of an employee's loyalty to his/her employer and firm.

THE DISSATISFIED CASHIER

Linda was a cashier in a well known restaurant. She was a good worker and very dependable. Linda, however, was not very happy with many things on her job. During breaks, Linda would often complain to her co-workers about the unfairness of their manager. Linda believed that the work schedules were ridiculous; she could never get a day off. Also, she was unhappy about the way she believed the manager favored some of the other workers. Having to wear a uniform Linda felt was a stupid company policy, especially for her position as a cashier.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

When Linda was around her friends and relatives, she would "run down" her manager and the restaurant. Linda told everyone that the money was good; but her boss was a jerk. She wouldn't hesitate to say that she would never eat at the restaurant--the food was terrible; the service, poor; and the kitchen, a mess.

Questions to consider:

a. Is Linda's behavior appropriate?
b. Does an employer have a right to expect his/her employees to be loyal? Why? Why not?
c. What effect does an employee's loyalty have on the operation of a business?
d. What effect does any employee's disloyalty have on the operation of a business?
e. How can an employee show loyalty to an employer? to a firm?

10. Drawing from their own work experiences, have students describe individuals who have been promoted or fired. Caution students to keep the individuals anonymous in their descriptions. Direct students to explain why they think the individuals were promoted or fired.

11. Have students assume that they are the director of a large business organization. Direct students to write two short essays to complete the following statements.

a. I would fire an employee who...
b. I would promote an employee who...

Have students read their essays to one another in small groups.

MODULE: WORKING CITIZEN
TOPIC: On the Job

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES

1. Following classroom instruction and personal study, the student will outline major laws and regulations as they relate to the average employee, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Describe standard working hours and salary regulations
   b. Explain the purpose of unemployment insurance and workers compensation
   c. Describe the general purpose and function of the Social Security system
   d. Describe general hiring and firing practices of most business firms
   e. Explain the purpose of anti-discrimination laws, including those affecting handicapped employees
   f. Identify the components of common employee benefits packages

2. Following class instruction and discussion, the student will explain how personal health and attitude and interpersonal relationships on the job influence employee productivity and job satisfaction, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Recognize effects of personal health and attitude on job performance
   b. Describe the interdependent relationships of employer/employee, and employee/employee
   c. Identify employer practices that positively and adversely affect the employee

3. Following instruction, the student will explain the role of labor unions and/or professional organizations in the employer-employee relationship, to a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Define labor unions and/or professional organizations
   b. Explain the purpose of labor unions and/or professional organizations
   c. Describe the role of the labor union and/or professional organization in the employer-employee relationship

MODULE: WORKING CITIZEN
TOPIC: On the Job

SUGGESTED INSTRUCTIONAL STRATEGIES

1. Using actual employment examples, have students discuss employment pros and cons, including working hours required and the possibility for overtime (e.g., nursing - rotating shifts, weekends, holidays; law enforcement - rotating shifts; banking - 9-5, Monday to Friday; advertising/commodities - much entertaining; most businesses - 9-5, maybe evenings or flex hours, 8-4; restaurant chef - late hours and holidays).

   Initiate discussion on why laws and regulations pertaining to working hours exist and their importance in our society. Identify laws pertaining to hours of employment with emphasis on youth working hours. Describe the penalties for violation; discuss why an employer may violate these laws from time to time. Describe how these laws are enforced.

2. List job examples including the typical salary scale for a variety of occupations. Describe how salaries vary according to area. Discuss:

   - The students' conceptions of a good salary
   - How salaries are arrived at for an occupation
   - Career ladders within an occupational field

3. List a diverse assortment of occupational titles to illustrate varying degrees of responsibility as well as salary progression. Ask students to consider their personal goals for both salary and responsibility.

   Examples might include:

   - Nurse - Nurse's Aide - Medical Technologist - Anesthetist - Doctor
   - Police Officer - Sergeant - Detective - Lieutenant - Captain - Commissioner
   - Teller - Representative - Financial Counselor - Officer - Vice President
   - Representative - Specialist - Manager - Director - Vice President
   - Pantry Worker - Salad Chef - Assistant Cook - Head Cook - Chef - Maitre D'

4. Explain briefly how the union movement developed in the United States. Conduct a discussion to answer the following questions:

   What role does a union play in an employment situation?
   What is the purpose of a union?
   Do the students think unions are necessary?
   Why are some occupations unionized and others not?
   What are the major unionized occupations in this country today?
   Would the student like to belong to a union when he/she begins working?
   What effect will some of the employment trends discussed in class have on unions?
   How do students envision the role of unions of the future?

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

5. Identify federal and state laws pertaining to employee wages. Describe the penalties for violation. Describe how salary standards are enforced. Discuss the pros and cons of minimum wage laws.

6. Describe the general purpose of Social Security, its benefits to workers, and some of its drawbacks.

   - Describe how payment into the Social Security system is established for businesses and individuals.

   - Using an overhead projector or blackboard, magnify a sample paycheck. Analyze the Social Security contributions that would be made over a period of time.

7. Discuss the purposes of unemployment insurance and workers compensation. Outline how one becomes eligible, the benefits that are available, and the requirements and regulations surrounding both types of compensation. Discuss current unemployment insurance regulations pertaining to disqualification and penalties for falsification.

8. Invite a guest speaker from the U.S. Department of Labor to speak to the class on Unemployment Insurance and Workers Compensation. Have class develop a series of questions to be posed to the speaker.

9. Invite a group of guest speakers, such as personnel managers, directors and/or representatives from several area businesses (small or large), to compose a panel and discuss hiring and firing practices. Have students prepare a list of questions for the panel. Raise the question: "What three qualities do the guests look for most when hiring an employee?" Discuss special concerns in hiring young adults and teenagers.

10. Invite a lawyer to address the class on current employment issues, with special emphasis on hiring and firing practices and anti-discrimination laws.

11. Display an enlarged picture of several paychecks. Analyze the figures and deductions on each. List what each figure refers to and explain its purpose.

12. Hand out copies of different employment benefit packages for a variety of occupations and ask students to compare these benefits. Have students list their own preferences for a "benefits package" and explain why they would prefer the particular components. Would they be willing to compromise salary for certain fringe benefits?

13. Invite a guest speaker(s) such as a union representative, store manager, or community representative to address the mechanics of worker benefits.

14. Identify local businesses that sponsor programs to help workers lessen conflicts between the demands of homelife and worklife. Research the programs and discuss findings.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

15. Display an organizational chart to the class and describe the responsibilities of several key positions. How can an individual worker affect the functioning of such a structure? Discuss the interdependent relationship of management and the individual worker. Describe the responsibility each has to the other.

16. Use personal, media, and/or literary examples that illustrate a positive or negative working relationship among co-workers as well as between workers and management. Identify practices that contribute to smooth operation and to a positive working relationship.

17. Ask students to respond to the list of motivational devices listed below by checking those items (a) that would motivate better performance, and (b) that would not motivate beyond one's present level of performance. After completion, compile a list of the "Top 10 Motivations in Job Performance."

Type of Motivation	Would Motivate Me To Perform Better	Would Not Motivate Me To Perform Better
a. Opportunity for advancement		
b. Pay related to performance		
c. Recognition for good work		
d. Chance to develop skill		
e. Challenging work		
f. Freedom to think		
g. High responsibility level		
h. Interesting work		
i. Convenient location		
j. Minimum stress		
k. Good working conditions		
l. Getting along with my supervisor		
m. Flexible hours		
n. Ability to control workpace		
o. Good fringe benefits		
p. Fair treatment		
q. Respect and recognition as person		
r. Chance to be creative		
s. Job security		
t. Chance to direct operations		
u. Variety of tasks		

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

18. Present the following case problem:

> John had accumulated three days of sick leave at JLM Company where he is employed as a part-time maintenance person. Some of John's friends planned to go on a hunting trip the first day of the season. John wanted to go too, but knew that his employer could not spare him for even one day. His friends suggested strongly that John just call in sick after they had arrived at their hunting lodge about 150 miles away. Then, even if the employer asked John to come in as soon as possible, he would not be able to comply.

Have students answer the following questions based on the case problem above:

a. Should John decide that since he already has accumulated sick leave, he is entitled to it and should take it even though he really is not sick?

b. Does John's employer have the right to question him once John has said that he is too sick to come to work?

c. Should sick leave be thought of as something to which an employee is automatically entitled?

19. Discuss the relationship between personal problems and job performance involving:
- the pressure of another job to meet financial responsibilities.
- conflicts between family members.
- problems coming from outside the immediate family (e.g., peers, neighbors).
- inability to meet contracted or other financial responsibilities.
- doing something other than company work on company time.

20. Discuss steps members of the class might resort to if an employee was not working to capacity and:
- was turning out unacceptable work.
- was sleeping on the job.
- was always sick on the job.
- was tampering with a machine so he/she would not have to work.
- was leaving work undone which another employee (the student) then had to complete.

MODULE: WORKING CITIZEN
TOPIC: The Job Selection Process

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES

1. Following classroom information, personal research, and group discussion, the student will describe and use sources of employment information, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Identify local resources with potential for employment
   b. Analyze a printed job advertisement
   c. Outline the process of finding a job

2. Given career information, the student will describe the skills and training necessary for successful employment within a specific job cluster, to the satisfaction of the instructor.

   In order to do this, the student must be able to:

   a. Understand job descriptions with a career area
   b. Identify specific skills needed for a career area
   c. Explain the education and training needed to acquire those skills

3. Using individual case studies and profiles, text information, and interviews with employers, the student will match personal job competencies with specific employment opportunities, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Identify basic skills/competencies necessary for the workplace and specific employment opportunities
   b. Identify basic educational requirements for the workplace and specific employment opportunities
   c. Identify general physical requirements for various employment situations

4. Following personal introspection and decision-making exercises, the student will analyze the factors that influence individual job selection, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Develop an honest, realistic assessment of individual abilities and job preference
   b. Relate the actual work location and conditions to personal and/or family needs and desires
   c. Identify the stages of the individual and family life cycle and describe each stage's financial and emotional needs as it relates to employment

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES, continued

5. Following classroom instruction, personal study, and practice, the student will complete a simulation of employment acquisition, to the satisfaction of the instructor.

   In order to do this, the student must be able to:

   a. Explain the process of obtaining a Social Security number and working papers
   b. Determine a list of personal and professional references
   c. Prepare a resume
   d. Complete an approved application form
   e. Prepare for and participate in a practice job interview
   f. Acknowledge and identify the social skills that influence the acquisition of a job

MODULE: WORKING CITIZEN
TOPIC: The Job Selection Process

SUGGESTED INSTRUCTIONAL STRATEGIES

1. Invite a speaker or panel of speakers from the Department of Labor, a personnel manager of a local business, a career counselor for a local college, a military spokesperson, and/or a New York State Job Service representative to discuss with the class employment possibilities and resources for employment information.

2. Instruct students on use of the Occupational Outlook Handbook as a reference. After choosing a field of interest, each student should then research this area and report on it to the class. Develop a list of occupational fields and jobs for student reference.

3. Collect a variety of newspaper want ads and, together with the class, generate an accurate description of each job. Familiarize students with various publications and newspaper sections that contain useful employment information (e.g., Wall Street Journal, Advertising Age).

4. Plan a field trip to the local library to familiarize students with various employee information services, such as the Occupational Outlook Handbook, Moody's manuals, Standard & Poor's, and O'Dwyer's Newsletter.

5. Have each student, as a result of previous activities, use personal characteristics, interests, and limitations to compare and match with at least three career options. Instruct students to explain how their individual characteristics match with a particular career choice.

6. Have students choose a desired position and outline a plan for obtaining that position.

7. Display pictures of persons engaged in various occupational fields. Ask students to describe the nature of the education and training that each individual needed for that position. Examine the role of education in achieving one's career goals.

8. Have a group of students prepare a bulletin board illustrating people in various occupational fields performing duties and responsibilities.

Or

Instruct each student to produce a collage of pictures depicting activities they enjoy engaging in, skills they excel in, and occupational pursuits they are looking towards. The collage should also include pictures of persons actually working in a chosen field of employment.

9. Produce a personal skills ID checklist (see next page for an example). Students may check the skills they possess and note how they can utilize them in a career.

MODULE: WORKING CITIZEN
TOPIC: The Job Selection Process

YOUR JOB SKILLS "ID"

Check each of the following skills you believe you possess. Make a note in the space provided describing how you acquired this skill. Think about how you might use these skills in different occupations.

	Have Skill	Where Acquired
Communication Skills		
Writing	____	_____
Speaking	____	_____
Selling	____	_____
Negotiating	____	_____
Social Skills		
Dealing With The Public	____	_____
At Ease in Social Settings	____	_____
Computer Skills		
Working With Numbers	____	_____
Solving Problems	____	_____
Using Electronic Machinery	____	_____
Investigative Skills		
Gathering Information	____	_____
Conducting Research	____	_____
Manual Skills		
Using Tools and Equipment	____	_____
Using Hands and Body Skillfully	____	_____
Creative Skills		
Creating New Things	____	_____
Initiating New Ideas	____	_____
Creating Art Work	____	_____
Interpersonal Skills		
Teaching	____	_____
Supervising	____	_____
Coaching	____	_____
Counseling	____	_____
Managerial Skills		
Planning Projects	____	_____
Organizing Ideas and Things	____	_____
Handling Details	____	_____
Making Decisions	____	_____

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

10. Present a list of various jobs with a description of each including salary and location. Ask students to pick three jobs according to preference and to explain their reasoning.

11. Assign all students the task of getting working papers, after explaining their purpose and function. Discuss this task when it has been completed.

12. Identify a variety of jobs on the blackboard. Ask students to explain how they would go about seeking a job that appealed to them. Provide an outline of a general job-acquisition procedure. Distribute and compare with students' responses.

13. Explain what personal references are and how important they can become. Discuss the nature of a personnel file and explain how such a file is maintained, procedures for access, and the importance of maintaining one's own file and record system for future employment.

14. Provide students with an outline similar to the one illustrated below. Have students complete the assessment of their abilities and interest.

SELF-ASSESSMENT

a. List schools you have attended and any special courses you have completed.
b. List any special skills/abilities you have.
c. List any honors you have received.
d. List any work experience you have had:
   (1) Full-time
   (2) Part-time
   (3) Volunteer
   (4) School/clubs/activities
e. List any community organizations/activities with which you have been involved.
f. List any hobbies you have.

Using the information from the self-assessment, have students prepare a job application.

15. Instruct students to complete a sample job application, to the satisfaction of the instructor or a willing community employer. According to the job applied for, have students discuss the importance of preparing for an interview.

Discuss how the ability to "think on your feet" can be acquired and developed in the workplace. With completed application, roleplay an interview situation.

After completing interviews, have the "employer" explain who the successful candidate was, listing the characteristics that were looked for and noticed in the candidates.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

16. Assign each student a specific role as an employer, such as a small dry-cleaning shop owner, a restaurant owner, a hotel personnel manager, or a corporate personnel director. Instruct students to develop a list of the characteristics and skills important to look for in job candidates and explain how they would choose an employee for a position. Create the economic environment of each employer. Remember: Operate according to NYS employment laws.

    Discuss student responses. Draw a conclusion of the class' perception of employment and the working citizen.

17. Provide students with a list of job-success factors. Instruct students to define each factor and explain how it may help an employee gain a promotion. Some sample factors include:

JOB-SUCCESS FACTORS

a. Punctuality
b. Ambition
c. Flexibility
d. Initiative
e. Dependability
f. Poise
g. Cheerfulness
h. Loyalty
i. Patience
j. Open-mindedness
k. Tact
l. Cooperativeness
m. Creativity
n. Future orientation

18. Have each student interview a person who is in a job of interest to the student. Direct students to determine the following details and prepare an oral report on their findings: responsibilities of the position; the employee's rights; and the employee's feelings about his/her job, supervisor, and the business organization.

SUGGESTIONS FOR STUDENTS WITH SPECIAL NEEDS

Special education students who are appropriately mainstreamed should be able to master the competencies contained in this module. The strategies below are provided as a resource for the occupational instructor to meet individual student needs.

1. Provide students with a summary of key points presented by guest speakers. Relate the points to classroom instruction.

2. Provide for frequent review of key information to be learned by the students.

3. Allow students to tape record key informational lectures to use in conjunction with written notes for studying course material.

4. At the conclusion of instruction in major topics and subtopics, provide a written list of key concepts and terminology. (Provide such lists to the student's special education instructor.)

5. For some students, worksheets and other written material may need to be simplified and organized so as to present concepts in a more gradual manner.

6. Some students can benefit from maintaining a notebook which is organized sequentially and contains key information necessary to achieve the module competencies.

7. Remember that the special needs student may require additional review and reinforcement of learned material. In order to facilitate the process, enlist the help of the student's special education teacher or building resource person to assist in providing supplemental instruction. Share manuals, textbooks, vocabulary lists, and lesson outlines with this person.

8. Use demonstrations frequently when appropriate. Provide concrete experiences -- first-hand, practical illustrations. Reinforce oral lesson with direct experience, audio-visual aids, and field trips.

9. Use materials with appropriate vocabulary. Scan workbooks, manuals, or texts for new words and level of difficulty. Communicate with the special education teacher or building resource person if student requires additional supplemental instruction. If possible, provide this person with the textbook, and outline areas to review with the student.

10. Utilize the student's strengths (e.g., manipulative skills) to enhance development of weaker skills (e.g., quantitative reasoning).

11. Written directions and instruction for class work may be helpful for some students in addition to those provided verbally.

MODULE: **PERSONAL RESOURCE MANAGEMENT** NUMBER: IO4001

TOPICS: Your Resources and Your Life
Management of Human Resources
Management of Economic Resources

TOTAL TEACHING TIME: 27 Hours DATE: July 1986

MODULE: PERSONAL RESOURCE MANAGEMENT

OVERVIEW OF MODULE

Goal

This module is designed to develop and apply concepts in the effective management of personal resources. Personal resources include human resources such as energy, knowledge, skills creativity and use of time as well as economic resources such as personal finances and property. The student should develop basic competencies necessary for managing resources as a productive worker, a contributing family member, and a self-sufficient individual.

Description

The content of Personal Resource Management is required for all occupational education students. The module is organized into three topics which focus on the interrelationships among resources and needs, wants, goals, and lifestyles and on the managerial aspects of assessing, enriching, and using personal and financial resources to ensure responsible, participatory, and fulfilled personal and work lives.

Several of the skills and concepts in this module build upon fundamental skills in the 7th and 8th grade curriculum in Home and Career Skills. Home and Career Skills introduces the skills of decision making, problem solving, and resource management which are applied here to personal resources. Home and Career Skills also introduces basic understanding in money management and consumerism. Personal Resource Management builds on these concepts. The following is a description of each of the topics:

Your Resources and Your Life

This topic emphasizes the relationship between desired lifestyle and available human and economic resources. The student should realize that decisions concerning personal lifestyle are dependent upon the availability of a wide variety of resources and that decision making and planning are an integral part of achieving a desired lifestyle. Estimated teaching time - 7 hours.

Management of Human Resources

This topic emphasizes decisions which must be made regarding the management of time and human resources. Included in these discussions is the recognition of the value of these resources and the effective use of them. Estimated teaching time - 6 hours.

Management of Economic Resources

This topic emphasizes decisions which must be made regarding the management of economic resources. Included in these discussions are basic personal financial considerations and exploration of basic consumer decisions. Estimated teaching time - 14 hours.

OVERVIEW OF MODULE, continued

Skills, Knowledge, and Behaviors To Be Developed

The ability to:

1. Identify human and economic resources
2. Explain how resources influence and change lifestyles
3. Identify the human and economic resources needed to attain a goal
4. Explain the steps necessary to achieve an identified goal
5. Explain the effects of efficient and inefficient time management on the completion of life tasks and activities
6. Develop and follow a schedule
7. Identify areas of personal potential and explain ways in which these can be actualized and cultivated
8. Develop a plan for effective use of available human resources
9. Identify three ways of reaching financial goals
10. Prepare a personal budget
11. Develop a savings plan
12. Write checks, prepare a deposit slip, and update a check register/stubs
13. Reconcile a bank statement
14. Compute taxes and complete tax forms
15. Explain how a person earns and maintains a good credit rating
16. Determine the total amount saved if an item is purchased for cash
17. Explain guidelines and procedures that should be followed in making a major purchase
18. List consumer resources and describe purchasing guidelines
19. Describe buying situations that may be misleading and ways for remedying the problem

Special Populations Provision

Students with educational handicaps have traditionally participated in occupational education classes. In many cases, however, teachers working with mainstreamed handicapped students have had to rework parts of the curriculum and modify materials in order to appropriately address the needs of these students.

These new Introduction to Occupations curriculum modules have been designed with the needs of all students in mind, including those identified as handicapped. Special educators were involved as members on the numerous teams charged with the responsibility of curriculum writing. As a result, suggestions for students with special needs are incorporated within each module to provide direction to teachers as they implement the revised curriculum in classes with students of varying abilities. The modules are intended to be useful for diverse student populations and considerate of individual needs.

Students who are educationally handicapped have been classified by the local school district Committee on the Handicapped (COH) and receive special education to the extent needed for progress in school. These students have learning styles which reflect their individual needs, not necessarily their "labels." Using various and creative instructional strategies will help all students and especially assist students with learning problems.

OVERVIEW OF MODULE, continued

Special Population Provision, continued

Most students who require special education attend regular classes in conjunction with specialized instruction and/or related services. Each student is provided an educational program that is appropriate and that considers proximity to nonhandicapped peers and family. This concept is referred to as education in the least restrictive environment. Students with educational handicaps have Individualized Education Programs (IEPs) developed by the Committee on the Handicapped, parents, and school professionals working together.

Teachers providing instruction through this syllabus should become aware of the needs of students with handicapping conditions within their classes. This can be accomplished by requesting information from key special education personnel, including the handicapped student's special education teacher. In this way, use of the various alternative instructional strategies can be maximized for the benefit of the student.

Youth Leadership Skills

Development of leadership skills is an integral part of Occupational Education in New York State. The New York State Education Department policy is that: "Each education agency should provide to every student the opportunity to participate in student leadership development activities. All occupational education students should be provided the opportunity to participate in the education activities of the student organization(s) which most directly relate(s) to their chosen instructional program."

Leadership skills have been incorporated into the New York State occupational education curricula to assist students to become better citizens with positive qualities and attitudes. Every individual should develop skills in communication, decision making/problem solving, human relations, management and motivational techniques.

Leadership skills may be incorporated into the curricula as competencies (performance objectives) to be developed by every student or included within the suggested activities/instructional strategies. Teachers providing instruction through occupational education curricula should familiarize themselves with the competencies. Assistance may be requested from the state advisor of the occupational student organization related to the program area.

Students who elect to become active members of one of the student leadership organizations chartered by the New York State Education Department have the advantage of a practical forum to demonstrate leadership skills in an action oriented format and have the potential for recognition of their achievement at the local, state and national levels.

OVERVIEW OF MODULE, continued

Equity and Excellence

The New York State Board of Regents takes the position that all students in the State should receive a quality education. This is reflected in the following statement from the "Regents Goals for Elementary and Secondary School Students - 1984:"

> Our Action Plan is directed toward what children in New York should be, should know and should be able to do. Our expectations and standards set for them reflect an anticipation of the knowledge, skill and capacity they must have to meet ever more rigorous challenges for employment and economic competition; for carrying their obligations in the governance of our democratic republic; for meeting their responsibilities to family, self and community; and for the perpetuation of culture and civilization in New York.
>
> The goals, expectations and aspirations to be realized through the schools are the same for all. However, all children are not the same. They have different talents and abilities, interests and emotions, strengths and weaknesses. For each individual we desire an educational system that will both stimulate and urge the full development of potential. We must, therefore, provide considerable choice and flexibility for each student together with basic requirements. We want each child to develop self-confidence and a belief in the success in learning. We want each to develop a capacity for continued self-learning. We want each to develop self-discipline and a sense of decency and responsibility.

All educators responsible for delivery of of Introduction to Occupations are urged to consider the above statement when designing and teaching this course. Introduction to Occupations provides an ideal opportunity to assist all students to develop their potential. Through this course, students may observe the potential of nontraditional career paths; disadvantaged students may be exposed to new possibilities; and students of Limited English Proficiency may prepare for work as well as learn a new language.

MODULE: PERSONAL RESOURCE MANAGEMENT

CONTENT OUTLINE

I. Your Resources and Your Life

- A. Resources
  - 1. Human
  - 2. Economic
- B. Needs, Wants, Goals Determination
- C. Lifestyle Analysis
- D. Resources and Lifestyle Choices: A Comparison
- E. Resource Management
  - 1. Assessment
  - 2. Decision making
  - 3. Planning
  - 4. Conservation

II. Management of Human Resources

- A. Time
  - 1. Recognition of value
  - 2. Determination of priorities
  - 3. Planned usage
  - 4. Procedures to control usage
  - 5. Evaluation of time expended
- B. Human Resources
  - 1. Recognition of value
  - 2. Personal potential resources
  - 3. Improvement
  - 4. Usage

III. Management of Economic Resources

- A. Financial Responsibility
  - 1. Budget preparation
  - 2. Savings
  - 3. Verification and payment of bills
  - 4. Usage of banking services
  - 5. Income tax preparation
  - 6. Determination of net worth
  - 7. Maintenance of vital records
  - 8. Credit ratings

MODULE: PERSONAL RESOURCE MANAGEMENT

CONTENT OUTLINE, continued

B. Consumer Decisions
   1. Cash/credit purchases
      a. Cash vs. credit
      b. Types of credit
      c. Credit cards
   2. Buying Major Goods and Services
      a. Automobile
      b. Housing
      c. Health care
      d. Education
      e. Personal services (counseling, dating, day care)
      f. Maintenance, repair, remodeling
      g. Leisure/recreational activities
      h. Transportation
   3. Consumer fraud/redress

MODULE: PERSONAL RESOURCE MANAGEMENT
TOPIC: Your Resources and Your Life

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES

1. Following instruction, the student will identify human and economic resources and explain the value of each in daily living, with a degree of completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Define human and economic resources
   b. Identify his/her own resources
   c. Recognize the impact of resources on his/her life

2. Following a discussion and an analysis of various lifestyles, the student will explain how resources influence and change lifestyles, to a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Identify and describe various lifestyle characteristics
   b. Recognize that lifestyles may change
   c. Explain the impact resources have on lifestyle choices and changes

3. After completion of a self-profile of needs, wants, and lifestyle goals, the student will select one life goal and identify the personal resources needed to attain it, to the satisfaction of the instructor.

   In order to do this, the student must be able to:

   a. Assess needs and wants
   b. Determine lifestyle goals
   c. Relate personal resources to goal attainment

4. Using the goal and resources identified in Performance Objective #3 above, the student will explain the steps necessary to achieve the identified goal, with a degree of completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Consider available resources
   b. Recognize the need for conservation and cultivation of given resources
   c. Use decisionmaking process
   d. Determine needed resources
   e. Identify ways of obtaining needed resources
   f. Plan resource acquisition for goal achievement

MODULE: PERSONAL RESOURCE MANAGEMENT
TOPIC: Your Resources and Your Life

SUGGESTED INSTRUCTIONAL STRATEGIES

1. Have students list their personal resources and discuss the differences these make in their lives.

2. Instruct students to make two priority lists, one of their needs and one of their wants, numbering one to ten, with ten being the lowest priority. Then have students discuss their needs and wants with the class so that they can realize that individual needs and wants are different and depend on many factors.

3. Divide the class into small groups and assign each group a role (e.g., parent, retired person, newly married couple, college students, working mother, single person). Instruct each group to prepare a listing of the needs and wants of the person(s) assigned to the group. After students have ranked the items, have a representative from each group report the group's work to the class. Encourage a class discussion on the effect a person's stage in life has on his/her needs and wants.

4. Provide students with a time line similar to the one illustrated below and have students identify and list their economic, career, and social goals for the years given on the time line.

		GOALS			
YEAR	1989	1992	1995	2000	2010
GOALS					

5. From the goals determined in Strategy No. 4, have students select one goal from a specific category and year and list the steps which would have to be taken to reach the goal. If students have similar goals, the class could be grouped by goal choices. Within small groups, instruct students to share the steps needed to accomplish the goal and compile a group list of the most appropriate steps needed to accomplish the goal. Have each group report to the class.

6. Distribute the following case studies and allow students time to read them.

Side by Side
Really?

The Smiths and the Joneses live next door to each other in a higher-middle income section of the city. Each family consists of two children, both boys, ages 12 and 10, husband and wife. The yearly net income for each family is ___ (complete with a figure consistent with the salary of the area).

The Smiths belong to a local golf and country club; own two automobiles, a Ferrari convertible and a Thunderbird; dress in current, labeled fashions; see all the current movies; frequently dine out; and yearly take at least a two-week vacation in the Caribbean.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

The Joneses have a small swimming pool in their backyard; own two automobiles, a Pinto and a Rabbit; wear many home-sewn articles of clothing; occasionally see a movie at the city theatre; frequently have barbecues in their yard; and yearly take a one-week fishing vacation at a nearby state campsite. Mr. Jones is a collector of rare stamps, and Mrs. Jones is attending medical school.

Both families live happily, side by side.

Living in the City

The Roberts and Does live across the street from each other in New York City. Neither family owns a car. Mrs. Roberts works for the New York City Health Department and rides the subway to work. Mr. Doe works part-time for a grocery store while his wife works full-time for a jewelry store. The Does often take a taxi to work.

Mrs. Roberts loves to cook and seldom uses prepared food. She enjoys taking her two teenagers to a fast food store once a week. The family vacations for two weeks at a campground in the Adirondacks. Mrs. Roberts borrows a car to do this.

The Does, who are childless, usually prepare one meal a day. Mrs. Doe often buys frozen food and reheats it in the micro-wave. The Does attend at least one ball game a week but do not take a summer vacation.

After students have read the cases, instruct them to write a one-page essay contrasting the difference in lifestyles of the two families from each story, including their use of time, money, and other resources, and contrasting satisfactions. Also, have students select which family they would most like to emulate and explain why.

Instruct students to select two prominent individuals with different lifestyles from the world of history, politics, sports, entertainment, etc.; research their backgrounds and lifestyles; and prepare a report which outlines the contrasts in the two individuals' lifestyles and explains what appears to be the causes of the differences. One of these people might be a disabled person who succeeded in politics, entertainment, or sports. After reports have been completed, divide students into small groups, and have them report their findings to their groups.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

8. Have students choose an individual goal which costs money (e.g., college education, new car, stereo, new clothing, vacation). Once each student has selected a goal, instruct students to list ways of obtaining the financial resources needed to reach the goal. Then prepare with students a class list itemizing all the ways which were identified individually. Also, discuss with students the possibility of setting a financial goal which may be unrealistic.

9. Have students brainstorm several factors that influence the amount of leisure time available to a person during each stage of the family life cycle. Discuss leisure activities which disabled persons enjoy.

MODULE: PERSONAL RESOURCE MANAGEMENT
TOPIC: Management of Human Resources

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES

1. Given a case study involving time management, the student will analyze the situation and explain the effects of efficient and inefficient time management on the completion of life tasks and activities, to the satisfaction of the instructor.

   In order to do this, the student must be able to:

   a. Recognize the finite nature of time
   b. Value efficient time management
   c. Understand the possible consequences of inefficient time management

2. After identifying regular weekly activities and at least five desired activities, the student will develop and follow a schedule which allows for completion of all of these activities, to the satisfaction of the instructor.

   In order to do this, the student must be able to:

   a. Plan time
   b. Make judgments regarding the relative importance of the activities
   c. Organize time
   d. Control time
   e. Follow a schedule
   f. Adjust schedule based on evaluation of time expended

3. After completing a self-profile of talents, abilities, strengths, and weaknesses, the student will identify areas of personal potential and explain ways in which these can be actualized and cultivated and the effect these have on the success of a business organization, to a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Recognize personal strengths and skills as resources for meaningful and successful life participation
   b. Identify personal potentialities
   c. Explain ways to actualize and enrich personal potentialities
   d. Related human resources to the success or failure of a business organization/family life

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES, continued

4. Given a case study dealing with the use of human resources, the student will develop a plan for effective use of the available human resources, to a degree acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Explain the importance of identifying talents and abilities of individuals
   b. Recognize various levels of ability
   c. Identify the complexities and demands of various tasks
   d. Pair talents and abilities with tasks
   e. Recognize the need to develop human resources
   f. Demonstrate respect for differences among people
   g. Recognize the need to motivate self-development of human talents and abilities
   h. Identify ways in which management skill, development and education can assist with human resource development

MODULE: PERSONAL RESOURCE MANAGEMENT
TOPIC: Management of Human Resources

SUGGESTED INSTRUCTIONAL STRATEGIES

1. Instruct students to prepare a list of their personal, family, school, and work activities. Using identified activities, have students develop schedules of activities based on their priorities and the time available.

2. Provide students with a case study involving effective time management. Using the data contained in the study, instruct students to develop a plan to organize and control all factors for the successful management of time.

3. Instruct students to develop a weekly plan for the effective use of their time. Then have students attempt to follow the plan for a week. Finally, have students evaluate and review the actual use of their time in relation to their planned management of it.

4. Instruct students to plan a daily schedule of how they hope to spend their time and then have them record how they actually spent their time. Have students maintain the record for a week in order to gain a more realistic appraisal of their time management ability.

   At the end of the week, have students complete the following statements:
   a. As a result of this exercise, I learned or relearned ____.
   b. The things I planned to do were ____.
   c. I spent my time ____.
   d. I gained ____ from the time I spent on ____.
   e. I wasted my time doing ____.
   f. I could manage my time better by ____.

   Conduct a class discussion on the importance of time management and techniques for effective time management.

5. Invite community members and career people to address the class on "The Importance and Influence of Human Resource Development on Their Successes."

6. In small groups, have students brainstorm to define human resource development. Have a member of each group report the group's ideas to the class.

7. Provide students with a case study which requires them to develop a plan, and organize and control all factors for the successful management of human resources in the case.

8. Invite employment personnel to address the class on the human resource development program which their organizations or businesses provide their employees. Have students summarize points made by speaker.

9. Brainstorm how members or workers of any organized group contribute in individual ways to the success or failure of the group. Use school clubs and teams as examples.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

10. Instruct students to describe their personal strengths and weaknesses in a paragraph of approximately 100 words. Have students show their descriptions to a friend, teacher, and parent, and ask these individuals to comment on whether they agree or disagree with the students' perceptions. After students have secured these comments, instruct them to write a reaction including differences between how they see themselves and how others see them and ways of improving, if necessary, their images to other people.

11. Assign the following case study to the class and discuss students' analyses of the situation.

    Mark and Bill work in the same office. They have similar job tasks and responsibilities and are both very industrious and highly motivated. Although both of these employees are enthusiastic and competent, their job performance is quite different.

    Mark begins many tasks but has difficulty finishing any of them. He waits until the "last minute" to complete jobs and even then is not sure which job to finish first. On the other hand, Bill completes his daily tasks and still has time for long-range plans and projects.

    As the immediate supervisor, Carla recognizes that Mark needs assistance in managing his time more effectively. If you were Carla, what specific time management suggestions would you recommend to Mark?

12. Assign the following case study to the class:

    Joe, Hector, and Vanessa are all chapter members of a student leadership organization at their school. Joe's favorite subject is accounting. He likes working with numbers and enjoys the challenge of analyzing business transactions. Joe is particularly proud that his father has entrusted him to do much of the family's money management including bank reconciliations and the monthly budget. Hector is the most outgoing of the three. At the conclusion of the chapter's first fundraiser, he had sold nearly twice as many candy bars than any other member. Hector's sense of humor and gift of gab have made him a very popular person both in and out of school. Vanessa's favorite pastimes are reading and music. She has been on the honor roll since her first year of high school and is a likely candidate to be the valedictorian of her graduating class next year. Vanessa is a great conversationalist and enjoys talking to friends who seek her out for advice.

    Discuss in class:

    - In what ways would each of these people help make their student leadership organization a success?
    - In what ways could these individuals use their personal talents in future careers?
    - Which of these three individuals would make the best chapter president? Why?

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

13. Assign the following case study to the class:

You are to assume the role of a new manager of a bookstore with six part-time and two full-time employees under your supervision. In order to get to know your staff and make necessary assignments, you have decided to interview each employee individually.

- Make a list of five to seven questions you would include.
- Explain the significance of each question in relation to your objectives.

MODULE: PERSONAL RESOURCE MANAGEMENT
TOPIC: Management of Economic Resources

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES

1. Following instruction, the student will identify three ways of reaching financial goals, with a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Recognize that financial goals may be attained with planning and restraint
   b. Explain differences in the way goals are reached

2. Given a case study of an individual or a family and the income sources and types of expenses, the student will prepare a personal budget, with 100% accuracy.

   In order to do this, the student must be able to:

   a. Develop the income portion of a budget
   b. Identify and group similar expenditures
   c. Develop the expense portion of a budget
   d. Apply recordkeeping procedures
   e. Calculate a family budget

3. Given a typical personal budget, the student will develop a savings plan including amount to be saved, method of saving, and intended use of savings, to a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Calculate appropriate savings for a personal budget
   b. Identify and compare alternative savings methods
   c. Explain the intended use of savings

4. Given a checkbook with beginning balance, deposit slips, and banking transactions, the student will write checks, prepare a deposit slip, and update the check register/stubs, with 100% accuracy.

   In order to do this, the student must be able to:

   a. Distinguish the check from the check register/stub
   b. Complete both the register/stub and the check
   c. Complete a deposit slip
   d. Correctly endorse checks

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES, continued

5. Given a bank statement, check register/stubs, reconciliation form, and cancelled checks, the student will reconcile the bank statement with the checking account, with 100% accuracy.

   In order to do this, the student must be able to:

   a. Interpret the bank statement
   b. Identify the outstanding checks, deposits in transit, and service charges where applicable
   c. Determine the adjustments required to make the totals agree
   d. Prepare a bank reconciliation statement
   e. Adjust the check register/stub

6. Given an individual's tax records and the current short forms for both Federal and State income taxes,* the student will compute the taxes and complete these forms, with 100% accuracy.

   In order to do this, the student must be able to:

   a. Identify tax-deductible items
   b. Read tables provided by the IRS and by State and city agencies
   c. Identify the information needed for the forms
   d. Perform the necessary computations

7. Following instruction, the student will explain how a person earns and maintains a good credit rating, to a degree of accuracy and completeness acceptable to the instructor.

   In order to do this, the student must be able to:

   a. Understand how to establish credit
   b. Know how to protect one's credit standing

8. Given the cash price of an item and the total amount financed if the item is purchased on the installment plan, the student will determine the total amount saved if the item is purchased for cash, to a degree of accuracy satisfactory to the instructor.

   In order to do this, the student must be able to:

   a. Understand installment buying
   b. Compare purchasing for cash and on the installment plan
   c. Perform simple mathematical calculations

*City tax where applicable

PERFORMANCE OBJECTIVES/SUPPORTING COMPETENCIES, continued

9. Following instruction, the student will explain guidelines and procedures that should be followed in making a major purchase to the satisfaction of the instructor.

   In order to do this, the student must be able to:

   a. Compare alternative methods of financing a major purchase
   b. Locate sources of product information
   c. Relate knowledge of financing and product information to the specific purchase

10. Following instruction, the student will list five kinds of services which a person might buy and describe two purchasing guidelines for each of these services, to a degree of completeness and accuracy acceptable to the instructor.

    In order to do this, the student must be able to:

    a. Identify kinds of services consumers buy
    b. Describe guidelines to follow when purchasing services
    c. Identify alternative sources for purchasing services
    d. Compare potential services based on purchasing guidelines

11. Following instruction, the student will describe three buying situations that may be misleading to a buyer and ways for remedying the problems, with a degree of completeness and understanding acceptable to the instructor.

    In order to do this, the student must be able to:

    a. Identify instances of product misrepresentation
    b. Describe sales situations involving fraud
    c. Describe remedies that may be available to the consumer
    d. Identify which remedy may be preferable in a given circumstance
    e. Recognize assistance provided by private and public protection agencies

MODULE: PERSONAL RESOURCE MANAGEMENT
TOPIC: Management of Economic Resources

SUGGESTED INSTRUCTIONAL STRATEGIES

1. Using the chart below, have students analyze their spending/savings habits. Based on their analyses, instruct students to identify ways to better manage their money.

I usually save a regular amount each week from my allowance or job pay.	YES _____	NO _____
I have trouble passing up a sale even when I don't need anything.	YES _____	NO _____
I hate to part with my money.	YES _____	NO _____
It is hard for me not to spend money when I have it.	YES _____	NO _____
When I run short of cash, I usually borrow from family or friends.	YES _____	NO _____
I always keep a little money set aside from unexpected expenses.	YES _____	NO _____

2. Provide students with a copy of the family vacation plans of the Williamsons (below). Instruct students to determine the total cost of the trip, daily cost for the family, and daily cost per person. Direct students to categorize expenses and calculate the total for each item. After students have prepared this record of estimated expenses, have students assume the family is $100 short of meeting its expenses. Conduct a class discussion on possible alternatives so that the family can still take its vacation.

Family Vacation Plans

The Williamson family, which consists of father, mother, and two teenagers, is planning a three-week vacation in Florida. Their station wagon will be their source of transportation. It gets 18 miles to a gallon of gasoline. Mr. Williamson has estimated total mileage at 3,096. Other automobile expenses include $120 for tires, oil $18, and miscellaneous $100.

The family will have accommodations at a hotel for six nights at an estimated cost of $45 per night. The family will spend seven nights at an East Coast campground; a large tent and kitchen facilities will be provided for $15 daily fee. The remaining nights will be spent at another campground on the Gulf Coast; a trailer will be provided for $25 per day. An allowance of $12 per person has been estimated for daily meals.

During its stay, the family will visit Disneyworld and spend approximately $120. Other entertainment during the trip will average $25 per person.

Miscellaneous expenses including laundry, toilet articles, first-aid supplies, and film are estimated at $70.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

3. Plan a class party; this could coincide with the end of a semester or a holiday. Determine an amount to spend on refreshments, etc. Then have the class prepare a budget, itemizing anticipated expenses. Divide items needed among students and instruct them to keep a record of the actual costs when they make their purchases. The day of the party, compare actual expenses with the planned budget and have class prepare a new budget.

4. Issue sample checks, stubs, and a register to each student. Run copies of blank checks on colored paper to resemble real checks. Inform students that the beginning balance in their checking account is $50. Instruct students to use this account for a week for all of their purchases. Although students will actually pay cash for items bought, they will write a check for each purchase and submit checks to you each day. Inform students that additional deposits during the week will be made -- $15 on Tuesday and $6 on Friday. After this activity is completed, prepare and issue a bank statement to each student; include checks, deposits, and a service charge. Have the last day's checks be outstanding. Instruct students to prepare a reconciliation statement. Collect all materials and check for accuracy or have students check each other's work.

5. Use the IRS publication "Understanding Taxes" to have students prepare an individual, 1040 income tax short form.

6. Provide students with copies of various types of consumer credit arrangements for the purchase of a stereo (e.g., installment sale, open charge account, revolving charge account, personal loan). Instruct students to compute the cost of the stereo under each credit arrangement. Follow with a discussion on the various types and costs of consumer credit.

7. Have students assume that they are going to buy a car. Instruct students to bring automobile advertisements to class which depict the cars they want. Then have students apply the following guidelines to the automobiles which they have selected.

   a. Can you afford this car? How will you pay for it?
   b. What expenses beside the original cost do you associate with ownership of a car?
   c. How many miles do you normally drive? What kind of gas mileage do you need?
   d. Why did you select this size car?
   e. What optional equipment do you want or need and can afford?
   f. Why did you choose this style?

   Discuss responses.

8. Have 11th and 12th grade students research the comparative cost of housing for a family of four in:

   a. A mobile home (owned)
   b. A mobile home (rented)
   c. An apartment (rented)
   d. A home (owned)
   e. A home (rented)
   f. A condominium

   After the comparative costs have been obtained, discuss the costs and other factors that might be taken into consideration in making a choice of these alternatives.

SUGGESTED INSTRUCTIONAL STRATEGIES, continued

9. Have students select three services from the following list: health care, education, employment, counseling, leisure activities, transportation, remodeling, and funeral arrangements. Instruct students to research information on purchasing these services and prepare a written report on the guidelines to follow when buying these services.

10. Have students collect examples of misleading advertising or fraudulent product descriptions. Roleplay a car salesperson who will "sell" at any cost. Have students note provisions of the New Car and Used Car "Lemon" Law (N.Y.S.).

11. Using case problems or students' past experiences, cite instances of fraudulent or dishonest repairs or services. Brainstorm possible courses of action. Using decision-making skills, determine a recommended course of action in each case.

12. Assign students to watch three television programs at different times during a weekend and analyze the impact and extent of commercial time. Provide students with the following guide sheet.

Program	Time of Day	Total Commercial Time	Total Program Time	Products Advertised

13. Conduct a survey of agencies and organizations in the community that protect consumers and discuss why they are needed. Then have a representative of the Better Business Bureau, the Consumer Protection Agency, or the Office of the Attorney General talk about consumer protection and procedures for using the agencies.

14. Assign students to locate and bring to class three advertisements from newspapers and/or magazines. Conduct a brainstorming session on the specific influences of advertisements on people's buying habits. Then have students analyze the ads and determine which buying influence is shown in the advertisement. After students have categorized their ads, divide the class into small groups by a specific buying influence. Have each group make a collage of the ads representing a specific influence. Use collages for a bulletin board display on the buying influences shown in advertisements.

15. Have students use the library to research information on a product by utilizing consumer publications. After students have researched a product, have them write an ad based on the information obtained.

MODULE: PERSONAL RESOURCE MANAGEMENT

SUGGESTIONS FOR STUDENTS WITH SPECIAL NEEDS

Special education students who are appropriately mainstreamed should be able to master the competencies contained in this module. The strategies below are provided as a resource for the occupational instructor to meet individual student needs.

1. For case study assignments, provide audio tapes of the written materials as a reinforcement for students with difficulty in reading.

2. Provide brief, sequential written and oral directions for students; or, have students develop a checklist when instructional activities include several steps. As each step is completed, the student can check it off.

3. Allow students to make oral presentations in addition to submitting written work, where appropriate. Students might be permitted to submit audio tapes along with written material.

4. For math related activities, allow for the use of calculators where students can benefit from this assistance.

5. Where possible, simplify budget materials, forms, etc., for students in order to minimize confusion.

6. Provide students with vocabulary lists and definitions of key terms to study at home or in their special education program. These lists might also be provided to the student's special education teacher.

7. Allow handicapped students to work with a peer during class demonstrations and group lessons.

8. Encourage handicapped students to maintain a class notebook containing information presented during class, field trips, etc. Periodically, inspect the notebook for organization and sequencing of key points covered during the course.

9. For some students, worksheets and other written material may need to be simplified and organized so as to present concepts in a more gradual manner.

10. Written directions and instruction for class work may be helpful for some students in addition to those provided verbally.

11. Explain theories thoroughly. Provide practical illustrations. Simplify vocabulary by association with familiar words.

12. Instruct the student to practice a task beyond initial mastery. Improvement in learning, retention, and transfer will be facilitated by overlearning.

13. Remember, the special needs student may require additional review and reinforcement of learned material. Enlist the help of the student's special education teacher or building resource person to assist in providing supplemental instruction. Share manuals, textbooks, vocabulary lists, and lesson outlines with this person.

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